



with marsha anzalone

spring is here and with that comes new fashion and trends to shop for. Just take one look at a fashion magazine and it won't take long to figure out that the "it" trend this season is color, color, color! This season, fashion designers seem to have given us all kinds of fun fashions that offer vivid prints, stripes, and geometric designs. So, don't be surprised the next time you visit the mall and you pass a table full of vibrantly colored denim jeans, jeans in a plethora of bright colors like purple, yellow, orange and green.

As a good budget conscious shopper, you are going to check the prices at each of your favorite stores. Look for sales and make sure you get the best price you can when shopping for those new summer trends. If you're like me you are going to look for deals on the trendier looks and spend the majority of your wardrobe budget on quality pieces that are more timeless. You may also shop the vintage and consignment shops looking for something that will compliment today's trend at yesterday's prices.

However you do it, we all budget shop, at least we do for most things in our lives. One might ask what does shopping for reasonably priced summer trends and health insurance have in common? Quite simply put by Martin Rosen, a former health insurance company executive and co-author of *The Healthcare Survival Guide*, "We in our daily lives look for a deal, trying to save money." Our desires of saving money doesn't only apply to our shopping for clothing and trends but is also considered in health insurance and the costs associated with it.

Experts say "Consumers with health insurance typically don't ask for a price when going to the doctor or the hospital for health care services." Why is it that what may be one of our largest monetary outlays is also the one thing that we never question the price on? If we all were as budget conscious with our health care spending as we are with our other purchases, we could save a lot of money. Here are a few suggestions to consider the next time you need to utilize your health insurance:

- Make sure your medical providers are considered in-network with your health insurance company.
- Did you know that a prescription drug is priced differently at every retailer? Next time you need a refill, call around and ask what the retail price is for your prescription. You will be surprised at the price differences.
- Make sure you are utilizing care at the most appropriate setting. Don't go to the emergency room for something that your primary care physician should be handling. Emergency room charges will break your budget.
- When considering surgery, ask your surgeon what he is going to charge. Ask him how many of these types of surgeries he has done and what have been the outcomes.
- If you need some outpatient x-ray or lab tests, call around for the prices. The price difference in pricing on an MRI can be in the hundreds of dollars.
- Take advantage of any tax savings opportunities your employer provides such as a Flexible Spending Account (FSA) or a Health Savings Account (HSA). By utilizing either of these vehicles you can stretch your medical dollar by 30% immediately.

The average U.S. family saw a 50 percent increase in medical costs over the last five years, according to the health care expense-tracking site Simplee.com. With that kind of increase in medical costs, we all need to do a better job of stretching our health care dollars. Just as it's important to be mindful of cost and budget when shopping for summer trends it's even more important when it comes to your health care spending.

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